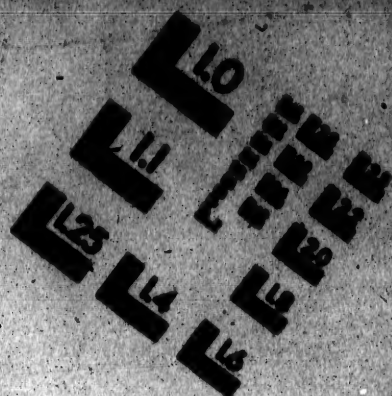
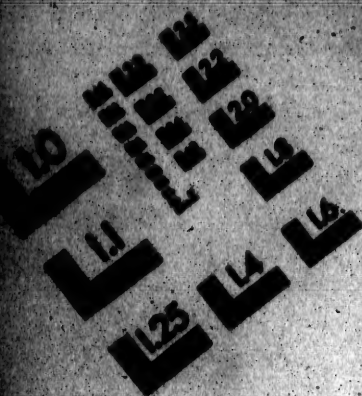




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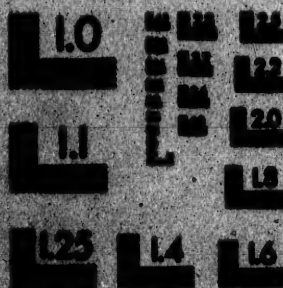
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MONTREAL ASSURANCE COMPANY.

INSTRUCTIONS TO AGENTS.

FIRE AND INLAND MARINE.

PRIVATE.

**CHIEF OFFICE:
NO. 9 GREAT ST. JAMES STREET, MONTREAL.**

1862.

9165



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1862
no. 33

PRINTED BY M. LONGMOORE & CO., MONTREAL GAZETTE STEAM PRESS.

INSTRUCTIONS TO AGENTS
OF THE
MONTREAL ASSURANCE COMPANY.

FIRE DEPARTMENT.

THE AGENT AUTHORIZED TO GRANT INSURANCE.

The Agent is authorized to grant Insurance against loss or damage by fire upon receiving the premium, when he will issue one of the printed receipts which are furnished him for the purpose, and which are intended to secure the party insuring, until a Policy be prepared and forwarded from the head office.

RISKS TO BE INSPECTED WHEN PRACTICABLE.

The Agent will in all cases when practicable inspect or survey the property proposed to be insured, so as to ascertain from actual view the risk proposed to be undertaken; but when, from distance, this cannot be done, he will require the applicant to fill up and sign one of the blank "Proposals for Insurance," explaining to him at the time that the description is taken in good faith by the Company, and that the validity of the Insurance depends upon its correctness.

PRECAUTIONS TO BE OBSERVED IN ASSUMING A RISK.

In assuming a risk, the Agent should be particular to see that the building is provided with good and substantial stone or brick chimneys, to ascertain the number and nature of the stoves in use, how they are placed, and whether the stove-pipes terminate in chimneys built from the foundation or in flues merely. If stoves are set in, or stove-pipes pass through any wooden partitions or floor, he will be careful to see that proper precautions have been taken to prevent the communication of fire. Such pipes should be at least seven inches from timber or combustible

material, and stoves ought to be placed on stands of metal or covered with metal. In places where Municipal regulations exist for the prevention of fire, the Agent will of course merely see that they are complied with.

RECEPTACLE FOR ASHES, &c.

As a great number of fires originate in carelessly laying down hot ashes near wooden buildings, or by their being placed in wooden receptacles near the building to be insured, it should be seen that a proper metal, stone or brick depository is provided and used for the purpose.

Fire-boards should be protected by metal sheeting inside.

Friction matches should be kept in metallic or earthen vessels.

ENREGISTRATION OF ORDERS.

All orders for Insurance should be inserted in a book to be kept for that purpose, and the greatest care must be taken to render the order clear and unambiguous in its terms. It should embrace the following particulars, viz. :—

The name and profession or calling of the person proposing to insure.
For what term.

The materials of the walls and roof and dimensions of the building to be insured, or containing the property to be insured.

By whom and how occupied.

Its situation, on what street it fronts, how bounded on all sides, the names of the proprietors of houses or lots on each side, the distance of the nearest building on each side and in rear, and of what material.

If in the country state the Township and District, and the Number and Range of the lot.

The Agent will enquire and state the nature of the property adjoining that proposed for insurance, as also the trade or occupation carried on therein, and whether the buildings are completely separated by a party wall of brick or stone carried through and rising above the roof; and if the risk to be undertaken be near any Mill, Manufactory or other building of a hazardous description, he will be sure to make it known.

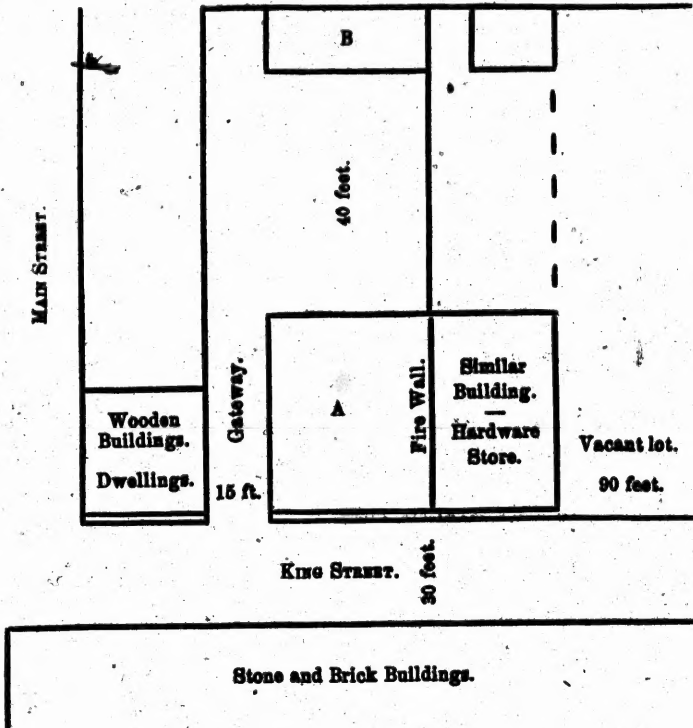
SPECIFICATION OF PERSONAL PROPERTY.

In assuring goods distinct sums must be specified under the following heads, viz. :—

“ On goods, wares and merchandise, hazardous (or not hazardous, or both, as the case may be.)”

"On musical instruments."

\$8000



APPLICATION OF TARIFF.

When a correct description is taken down the Agent will look over the Tariff and determine the rates of premiums, on the risk, or separate risks, he will at the same time be careful to keep in view the list of "Extra rates," and should the assurance be subject to any of these, to add the same to the normal rate.

ADDITIONAL INSURANCES.

If there be any other insurance upon the same property the Agent will be careful to note the same in the order, that the assured may be duly protected, as complying with the third condition of the Policy.

POWER TO DECLINE RISKS RESERVED.

The Directors reserve to themselves the privilege of declining any insurance or application for insurance that may be forwarded to them, in which case the Agent will be immediately instructed to refund the

amount of premium paid by the applicant, under deduction of the proportion for the period during which the applicant was insured, that is from the date of the receipt until notice of the insurance being declined is given. It is expected, however, that the Directors will not often have to exert this power. It is very rare that with a judicious Agent it has to be exercised.

CHARACTER OF APPLICANT.

As frauds and fraudulent claims upon Insurance Companies are frequent, and as too many fires occur in the most culpable negligence, the character of the applicant becomes one of the most important considerations, and insurance should not be granted to persons whose characters are doubtful or unknown. The Agent will therefore require to be very particular in this respect, entertaining applications only from parties well known to be of good moral character and integrity. It is also of the greatest importance that property should not be insured to its full value, as otherwise the assured is apt to relax in the necessary care and precaution to guard against fire. If the applicant has been a claimant upon any other office under suspicious circumstances, or manifests a desire to insure beyond the value of the property, the risk should be at once declined.

SELECTION OF RISKS.

In taking risks it will be advisable to confine them almost exclusively to buildings of the first and second class, and to those wooden buildings so far detached as not to be much endangered by neighboring buildings. Risks in a continuous range of adjoining wooden buildings, or when separated only by a few feet, should be avoided altogether, for in such cases it is not one risk which the Company incurs, but perhaps fifty, and no rate would be adequate to meet such a multiplicity of risks.

DESIRABLE RISKS.

The description of risks which it is desirable to have are, first, those on good stone or brick buildings unencumbered and profitably tenanted by respectable and sober men, next the stock in-trade of the latter class, and household furniture in safe buildings, then well-constructed wooden buildings, isolated, or at least from 40 to 60 feet from others, and their contents as above. As a general rule the Agent will avoid altogether unprofitable or unproductive property, whether in buildings or goods.

SEPARATION OF RISKS.

The Agent will bear in mind the necessity of having such risks as he may assume well scattered throughout the town or village, so as to reduce as much as possible the probability of any large sum being lost by one fire. It is only by strict attention to this rule that a safe business can be done.

DISTINCT SUMS ON SEPARATE RISKS.

In taking down orders for insurance it is to be observed that buildings standing apart from each other must have a separate sum insured upon each, and when two or more adjoining buildings are separated by an intervening wall of brick or stone, so as to render the communication of fire improbable, a distinct sum must be insured on each. In like manner if stock or effects are lodged in several distinct buildings, the sum to be insured thereon in each building must be specified. The principle of specification is intended to prevent a person from insuring two or more distinct risks for one premium, which would enable parties whose property might be much distributed, to obtain insurance upon terms unfair and exceedingly disadvantageous to the office; but, for the convenience of merchants or others who may occasionally have property in two or more distinct buildings without being able at all times to specify the amount in any particular one of them, the same may be insured in one sum (though contrary to the general rule) by having inserted in the Policy the following

AVERAGE CLAUSE.

"In case the goods belonging to the assured in all the buildings aforesaid shall, at the breaking out of any fire, be collectively of greater value than the sum insured thereon; this Company shall pay and make good to the assured only such a proportion of the loss or damage by fire as the sum insured shall bear to the whole value of the goods aforesaid, at the time when such fire shall first happen."

"But it is at the same time declared and argued that if any specific parcel of goods included in the terms of this policy, or such goods in any specified buildings, place or places, within the limits of this insurance, shall at the time of any fire be insured in this, or any other office, this Policy shall not extend to cover the same excepting only so far as relates to any excess of value beyond the amount of such specific Insurance or Insurances, which said excess is declared to be under the protection of this Policy and subject to average as aforesaid."

OPERATION OF THE AVERAGE CLAUSE.

The effect of the average clause is to limit the liability of the Company to such sum as the amount insured shall bear to the actual value of the property at the time of the loss. For instance, if \$10,000 were insured on property which at the breaking out of a fire proved to be worth \$20,000, and the Policy were subject to the average clause, if the loss amounted to \$10,000, the office would pay one half and the assured would lose the other. If however a party insures fully, of course he is fully covered.

ENDORSEMENTS.

Endorsements on Fire Policies become necessary when the party assured ceases to have any interest therein by sale or conveyance of the property, by removal of household furniture, goods, &c., from one place to another, or when an additional insurance is effected on the subjects mentioned in the Policy, with another Office, &c. This should be particularly attended to, because in all cases where such endorsements are not regularly applied for, and entered in the Company's books, the assured will not be entitled to recover in case of loss.

The Agent will be careful to transmit immediately copies of all endorsements he may make.

It should be particularly observed that the total sum assured cannot be increased or diminished by endorsement, but any portion of the sum insured on any particular article in a Policy may be taken off and added to any other item in the same Policy, provided the amount of the premium be not affected by the change: or the premium may be altered as circumstances may occur, and in this case the future annual premium should be written in the endorsement.

FORMS OF ENDORSEMENTS.

Removal of Property.

Approved of the removal of the within described property to his new dwelling house, a stone building covered with slate, situate on Street, and isolated.

Entered

day of

186

A. B., Agent.

Transfer of Sum Assured.

It is hereby allowed and agreed that the sum of \$500 be taken off the amount insured on household goods, and added to the insurance on the dwelling house firstly within described.

Transfer of Interest.

I hereby transfer all my right, title and interest in this Policy (or in such portion of it as may be specified) to C. D., of ———, he (or she) having purchased the property insured.

(Signed,)

E. F.

Approved of and }
recorded. }

(Date.) " A. B., Agent.

Additional Insurance.

Received notice that an additional sum of \$1000 has been insured on the goods within described at the ——— office; the same is approved of.

(Date.)

A. B., Agent.

Extra Risk.

Received notice that carpenters and other tradesmen will be employed in the within described building for two months from date, the same is permitted, and the assured has paid extra premium at the rate of $\frac{1}{4}$ th per cent. per month, in the sum of——.

(Date.)

A. B., Agent.

CLAIMS.

The Agent is desired to give immediate notice of any accident by fire to property insured by the Company, stating the supposed cause of the fire and any material circumstances respecting it which may have come to his knowledge, together with his sentiments thereon, and such explanations as may be necessary.

He will obtain proper estimates of the damage, and transmit the documents duly authenticated in conformity to the conditions of the Policy. In all cases of loss it is to be remembered that indemnity only is the object of insurance, and that benefit or expected profit or advantage of any kind is against the principles of the contract. This remark is made for the purpose of explaining distinctly that losses are to be settled upon a just estimate of the value of the property at the time of the fire.

LOSS OR DAMAGE TO BUILDINGS.

In the case of loss or damage to buildings it is customary to leave the amount to the decision of competent *experts* mutually chosen, but in every case the Company reserves the right of reinstatement in preference to payment in cash, if they deem it more expedient.

ACTS INVALIDATING THE POLICY.

In considering whether there has been any departure from the terms of the Policy, the Agent should bear in remembrance the following acts amongst others, by which it would be rendered void :—

1. Wilful fire raising, by the assured, or with his consent or knowledge.
2. If there has been any false description of the risk, and particularly at the time of effecting the insurance.
3. If there has been any alteration in the building, or introduction into it of any description of goods or machinery, or of any process of manufacture calculated to increase the risk, of which due notice has not been given.
4. If the insurance with other offices (if any) have not been notified in the Policy, or by endorsement thereon.
5. Any attempt at fraud, or fraudulent mis-statement in the account of loss.

On the occurring of any casualty additional instructions (according to the nature of the case) will be given.

CONDITIONS OF THE POLICY.

The Agent is particularly requested to make himself thoroughly acquainted with the conditions of assurance as given on the back of the Policy, and it is well to call the attention of the assured to these conditions on delivering the policy, in order that ignorance of their purport should not be pleaded in case of their infraction.

MONTHLY ACCOUNTS.

The Agent is allowed *ten* per cent on all premiums *received* by him, he will at the close of every month make up an account of the premiums received, deducting therefrom his commission, and any sum he may have paid for advertising, postage, &c., and remit the balance by draft to the order of the Manager.

ADVERTISING, &c.

The Agent will take the necessary steps to publish and advertise his appointment, by a judicious distribution of circulars, advertisements in the public papers (as may be agreed on), personal applications and such other means as may be proper to keep the Company in the view of the public.

Tariff of Ordinary Rates of Fire Insurance,

SUCH AS PRIVATE DWELLING HOUSES AND WHOLESALE STORES.

N.B.—An Isolated Building is one at least 60 feet distant and quite unconnected with any other.

	FIRST CLASS.		SECOND CLASS.			
	Covered with Metal, Slate, Tiles, or Felt and Gravel.		Covered with Shingles laid on Mortar.		Covered with Shingles.	
	Per £100	Per \$100	Per £100	Per \$100	Per £100	Per \$100
FIRST AND SECOND CLASS.						
BUILDINGS OF STONE OR BRICK.						
No. 1.—Isolated, no hazardous trade, or hazardous goods therein	8s.	40c	9s	45c	10s	50c
No. 2.—Where not isolated, but in wide streets, having first class buildings on each side, and no external risk rear	9s.	45c	10s	50c	11s a 12s 6d	55c a 65c
No. 3.—Where exposed to risk from narrow streets, having second class buildings opposite, or second or third class outbuildings, not nearer than 25 or 40 feet respectively	10s a 12s 6d	50c a 65c	12s 6d	65c	12s 6d a 15s 65c	a 75c
No. 4.—Where exposed to risk from second or third class buildings nearer than 20 or 30 feet respectively, or when endangered by manufacturing risks, or where situated on or near steamboat wharves or railroad termini	12s 6d a 20s 65c	a \$1 15s a 20s 75c	a \$1 17s 6d a 25s 88c	a 1 1/4		

railroad termini 12s 6d a 20s 65c a \$1 15s a 20s 75c a \$1 17s 6d a 25s 88c a 1½

THIRD CLASS. BUILDINGS OF WOOD.	Wood Plastered Inside and Outside, Covered with Wood.		Wood Covered with Wood.	
	Per £100	Per \$100	Per £100	Per \$100
No. 1.—Where isolated and free from all external risk	15s	75c	20s	\$1
No. 2.—Detached, but within from 40 to 60 feet of build- ings likely to endanger the risk.	17s 6d	88c	25s	1½
No. 3.—Detached, but within from 20 to 40 feet of others.	20s	\$1	27s 6d	1½
No. 4.—Adjoining similar buildings on one side and within a short distance on the other	22s 6d a 25s	1½ a 1½	30s a 35s	1½ a 1½
No. 5.—When in blocks of similar buildings, or endangered by lumber yards or manufacturing risks of any kind	25s a 35s	1½ a 1½	40s a 60s	\$2 a \$3

EXTRA RATES, OVER AND ABOVE THE FOREGOING ORDINARY PREMIUMS.

Per £100. Per \$100.

<i>Firstly</i> —When hazardous goods are deposited in the Building, (Wholesale Establishments alone excepted, where no goods are retailed,) such as pitch, tar, turpentine, rosin, tallow, oils, spirituous liquors, brimstone, sulphur, saltpetre—upon the Building and Contents	2s. 6d.	12½c.
<i>Secondly</i> —When extra or doubly hazardous goods are deposited in the Building, such as earthenware, china, or glassware in packages, hemp, flax—upon Building and Contents	5s. 0d.	25c.
<i>Thirdly</i> —When the goods insured consist of the stock of Retail Dealers in earthenware, china, glassware, Watchmakers, Gold or Silver Smiths, (Jewellers' stock not included, which is special,) Apothecaries, Druggists—upon the Goods only.	7s. 6d.	37½c.
<i>Fourthly</i> —When the goods insured consist of the stock of Retail Dealers in oil, tallow, Ship-chandlers—upon the Building and Contents	5s. 0d.	25c.
<i>Fifthly</i> —When the following trades or occupations are carried on—on Building and Contents:—		
1. All Retail Shops not before enumerated, and Boarding Houses, also Dye Houses	5s. 0d.	25c.
2. Sail-makers, (no tar to be heated on the premises,) Printing Offices, Hotels and Taverns, Bakers, Blacksmiths, Tin-smiths, Armourers and other Smiths..	7s. 6d.	37½c.
3. Confectioners, Chymists, Hat Manufactories, Rope Makers, (the tar house to be out of danger, and not insured)...	7s. 6d.	37½c.
4. Stables and Barns.....	7s. 6d.	37½c.

Per £100. Per \$100.

- | | | |
|--|-------------------|-------|
| 5. Carpenters, Joiners, Cabinet Makers,
Coopers, Musical Instrument Makers,
and all other workers in wood, at their
workshops or manufactories | 20s. 0d. | \$1 |
| 6. Houses and buildings under repair or
building, where any wood work, occa-
sioning chips or shavings, is made in the
building, or in any other by which it is
endangered | per month 2s. 6d. | 12½c. |
| 7. Buildings of stone or brick, having the
partitions and ceilings of wood, to be
considered as an isolated wooden
building, No. 1, and pay accordingly. | | |
| 8. Jewellers' stock—special. Particulars
given on application to Head Office. | | |
| 9. Churches—Lowest rates of their res-
pective classes, excepting when having
spires unprotected with lightning con-
ductors of sufficient efficacy, when the
extra charge will be | 2s. 6d. | 12½c. |
| 10. For every additional tenant under the
same roof, in First and Second class
buildings | 1s. 0d. | 5c. |
| For every additional tenant under the
same roof, in Third and Fourth class
buildings | 2s. 0d. | 10c. |
| 5s. or ¼ per cent to be added to all risks
contiguous to Wharves where steam-
boats arrive and depart, or near railways
on which locomotives are employed. | | |

Short Period Policies.

The following scale is to be adopted as the general rule :—

For one month, charge ¼ of the annual premium.

" two " " ½ " " "

" three " " ¾ " " "

" four " " 1 " " "

" six " " 1½ " " "

Over six " " the whole annual premium.

But as a number of Companies have, in order to obtain risks, departed from the above scale, it is permitted to the Agent in certain cases where it may be necessary to retain the business of a customer, or when it may otherwise be desirable to secure a good risk, to adopt the following:—

For one month, charge 2-10ths of the annual rate.

" two "	"	3-10ths	"	"	"
" three "	"	4-10ths	"	"	"
" four "	"	5-10ths	"	"	"
" five "	"	6-10ths	"	"	"
" six "	"	7-10ths	"	"	"
" seven "	"	7½-10ths	"	"	"
" eight "	"	8½-10ths	"	"	"

Over eight months, charge the whole annual rate.

Farm Property.

Isolated wooden buildings occupied as dwellings, if plastered inside,
½ per cent.

Rough cast buildings, do. do. do. ¾ per cent.

Brick or stone buildings, same as in the Tariff.

Barns and Stables, ½ths addition to Tariff.

Shipping.

Steamboats for one year, including refitting in the Spring, 2½ per cent.

Do. for Winter months only, and refitting, 1 per cent.

CLAUSE—"Warranted that the Company shall not be liable for any loss or damage caused by the bursting or collapsing of the boilers, or from the explosion of gunpowder."

SPECIFICATION.—Sum on the Hull, Rigging, and Apparel.

Sum on the Machinery.

Sum on the Cabin and other furniture.

Ships building or repairing, free from extraneous risk, at
rate of per annum.....1½ per cent.

For short periods apply the scale first before given.

Tariff of Rates of Premium for Special Risks.

These Rates being computed for isolated buildings, additional Premiums must be charged for external hazard in accordance with General Tariff.	Rate of Premium.		
	CLASS OF RISK.		
	1st.	2nd.	3rd.
FLOUR MILLS.			
Propelled by Water Power with not over four run of Stones	1½	2	2½
For every additional run of Stones	½	½	½
To be charged extra for Kilns being in or near the Mills	½	½	½
To be charged extra for Smut Machine when not in basement story, and for Barley or Oat Mill	½	½	½
To be charged extra when Wool is carded on or near the premises, or when endangered by Saw Mills propelled by water	½	½	½
If Steam Engines are used extra	½	½	½
Note.—When a sufficient Force Pump or Hose are erected and in good working order, ¼ per cent. to be allowed.			
SAW MILLS.			
Propelled by Water Power and not having more than two upright and one edging Saw, and used for sawing only	1½	1½	2
For every additional Gate or Gang of Saws	½	½	½
To be charged extra when endangered by a Grist Mill worked by Water Power	½	½	½
To be charged extra when Planing Machines are used.	1	1	1
Note.—When a Force Pump or Hose are erected and in good working order, ¼ per cent. to be allowed. Steam Saw Mills not insurable.			
PAPER MILLS.			
Propelled by Water Power	1½	2	2½
Propelled by Steam Power	2	2½	3
To be charged extra when Rags are stored in or near the Mill	½	½	½
IRON FOUNDRIES.			
When not connected with Pattern Shop	1½	1½	2½
When connected with Pattern Shop, extra per cent	½	½	½
Patterns not insurable.	..	..	..

Tariff of Rates, &c.—(Continued.)

	Rate of Premium.		
	CLASS OF RISK.		
	1st.	2nd.	3rd.
MACHINE SHOPS OR AXE FACTORIES.			
When no Wood Work is done on the Premises	1½	1½	2½
When Wood Work is done on the Premises, extra per cent.	½	½	½
NAIL FACTORIES.			
With Earthen or Brick Flooring on basement story	1½	2	2½
With Wooden Flooring on basement story	2	2½	3
To be charged extra when Spike Machines are used	½	½	½
BREWERIES			
To be charged extra for Kilns, Malt Houses and Steam Engines, each	1½	2	2½
	½	½	½
TANNERIES.			
Without Heaters, or if heated by Steam, the Fireplace to be in a separate Brick compartment, with party wall between	1½	2	2½
OIL, OR DRUG MILLS.			
When Oils or other liquids are boiled on or near the Premises	4	4½	5
When Oils or other liquids are not boiled on or near the Premises	2	2½	3
ROPE WORKS.			
Worked by Water Power	2	2½	3
Worked by Steam Power	2½	3½	4 a 5
FURNITURE MANUFACTORIES.			
Propelled by Water Power	2	2½	3
Propelled by Steam Power	2½	3½	4 a 5
To be charged when Planing Machines are used, or when fire heat is employed for seasoning wood	1	1	1
Or when both are used on the same Premises	1½	1½	1½
TOBACCO, SNUFF AND CIGAR FACTORIES			
	1½	2	2½
SOAP AND CANDLE FACTORIES			
Extra when Steam is used	2	2½	3
	½	½	½

Tariff of Rates, &c.—(Continued.)

Premium.			Rate of Premium.		
of Risk.			CLASS OF RISK.		
1st.	2nd.		3rd.	1st.	2nd.
			WINDOW SASH, BLIND AND CURTAIN FACTORIES		
			3	3½	4
			When worked by Steam Power		
			4	4½	5
			INDIA RUBBER FACTORIES.		
			2	2½	3
			SUGAR REFINERIES.		
			With Kilns outside the Building		
			2½	3	4
			With Kilns inside the Building, extra		
			1	1	1
			WOOLLEN, FULLING AND CARDING MILLS.		
			Worked by Water Power		
			2½	3	3½
			Worked by Steam Power, extra		
			1	1	1
			COACH BUILDERS		
			2	2½	3
			THEATRES		
			3	3½	4
			RAILROAD CAR FACTORIES		
			2	2½	3
			To be charged extra when Planing Machines are used.		
			1	1	1
			Or when fire heat is employed for seasoning wood		
			1½	1½	1½
			DISTILLERIES.		
			Not including Still House, and not to be endangered thereby		
			3	3½	4
			Not insurable if endangered by Still House		
			..	..	..
			POT AND PEARL ASHERIES		
			1	1½	2
			STOREHOUSES.		
			On the Wharves at the different Lake Ports		
			..	..	1½
			To be charged extra when Steam Power is used.		
			..	..	½
			CATTLE SHEDS.		
			Sixty to forty feet distant from Distilleries		
			½	¾	1
			When nearer than forty feet.		
			1	1½	1½
			LUMBER YARDS.		
			Distant from other yards or other external exposure,		
			100 feet enclosed with Wall or tight Fence		
			..	..	1½
			When without such wall or Fence.		
			..	..	1½
			When endangered by Mills to be charged as such		
			..	..	..
			GAS WORKS.		
			Retort House not included, and to be out of danger		
			2	2½	3

As a general rule, Special Risks are not to be insured by the Agent without first forwarding the application to the Head Office for approval.



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NO. 9 GREAT ST